

**Peggy Ann Valley  
Jay C. McLaughlin  
4843 South Point  
Discovery Bay, CA 94505**

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JAN 10 2009

February 7, 2009

Judge Linda B. Riegler  
Foley Federal Building  
300 Las Vegas Blvd. South, Courtroom 1  
Las Vegas, Nevada 89169

RE: USA Capital

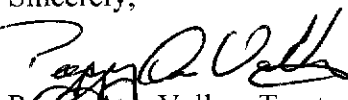
Honorable Judge Riegler:

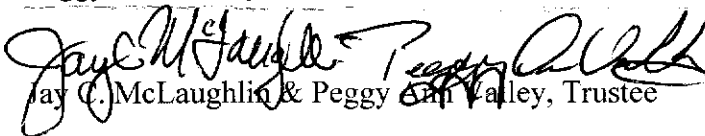
I have investments under the following names with USA Capital:

- ✓ Peggy Ann Valley, as her sole and separate property
- Jay C. McLaughlin & Peggy Ann Valley, as trustees under the McLaughlin-Valley Trust
- First Savings Bank, Custodian FBO Peggy Ann Valley

I object to the sale of the prepaid interest to the DACA on behalf of all three of the above direct lenders.

Sincerely,

  
Peggy Ann Valley, Trustee

  
Jay C. McLaughlin & Peggy Ann Valley, Trustee

  
Peggy Ann Valley, Beneficiary

Cc: Lewis & Roca  
3993 Howard Hughes Parkway, Ste. 600  
Las Vegas, NV 89169-5969